



CONVENTIONAL FNMA / FHLMC Purchase and Refinance Programs

PROGRAM HIGHLIGHTS

- LTV to 97%
- Property Inspection Waiver per DU
- Qualify with only W2 Income
- 1 year tax returns per DU or LP feedback
- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- Manufactured homes included in eligible property types, FNMA Only
- Transferred appraisal OK
- HomeReady and HomePossible available